91-05772/

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Photos courtesy of GNWT Culture and Communications

Transmittal Letter

1989

Mr. Daniel L. Norris
Commissioner of the Northwest Territories

The Honourable Jeannie Marie Jewell
Minister Responsible for the Workers' Compensation Board

In accordance with Section 58 of the Workers' Compensation Act, it is our pleasure to present the Annual Report for the Workers' Compensation Board for the year ending December 31, 1989 including audited Financial Statements.

Accompanying the Financial Statements is an Actuarial Opinion as to the reasonableness of the Pension and Future Claims Liabilities and the adequacy of the Contingency Reserve.

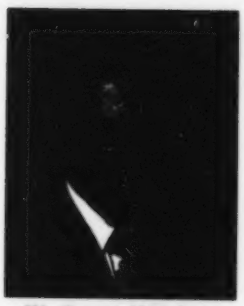
In addition we have provided General statistics on a three year comparative basis pertaining to the number and type of accidents and related costs, employer statistics and financial schedules.

Yours truly,

W. G. Hinchey
Chairman
Workers' Compensation Board
June 14, 1990

Board of Directors

(at December 31/89)



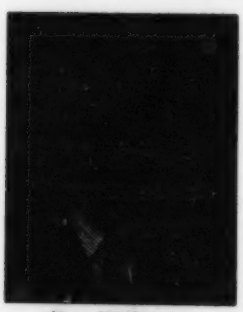
W. Grant Hinchey
(Chairman)
Yellowknife, NWT

Jo-Anne Allison
Yellowknife, NWT

James Evoy
Yellowknife, NWT

Grant Horseman
Yellowknife, NWT

Dale Johnston
Yellowknife, NWT



Ron Williams
Yellowknife, NWT

Joe Pameolik
Arviat, NWT

Workers' Compensation Board
Northwest Territories

Report of the Chairman, C.E.O.

The Workers' Compensation Board has the exclusive jurisdiction in all matters affecting compensation for workers injured on the job. Compensation includes the payment of medical expenses, provision of medical and vocational rehabilitation, payment for loss of wages resulting from injury or occupational disease, pensions for workers who suffer permanent disability and pensions for the dependants of workers killed in accidents. The funding for this activity is provided by employers who carry on a business or industry in the Northwest Territories. Workers are guaranteed compensation for their injuries without regard to cause or fault and without having to go to court. In return, employers are protected from legal action by their own workers in the event of an accident.

The Board is appointed on the recommendation of the Legislative Assembly and reports to the Assembly through the Minister Responsible for the WCB, the Honourable Jeannie Marie-Jewell. There are 6 part-time Directors in addition to the Chairman who is also the Board's Chief Executive Officer. WCB is thus an independently funded corporation created by territorial legislation. Its responsibilities are unique among boards and agencies in the N.W.T.

Directors represent interests of organized labour, business and the community at large. They require at least fifty (50) days per year to fulfil their varied responsibilities to the Board. We all have a responsibility in assisting WCB in fulfilling its mandate.

The management and staff of WCB have the responsibility of providing a service to those involved in work related injuries and to the employers. Their responsibilities include:

- adjudication of claims
- administration of pensions
- arrangement of rehabilitation programs
- determination of and collection of insurance premiums from employers and
- management of the financial resources to assure that future costs related to past claims are fully funded.

In 1988 a Ministerial Review Panel was appointed to review the operations of the WCB with particular emphasis on the cause of the increase in 1989 premium rates. The Panel completed its Report April 16, 1989 and made seventy-six (76) recommendations directed at improving the overall effectiveness of the WCB. Two of the recommendations were to undertake:

i) An indepth actuarial review and
ii) An indepth investment review

The years of 1989 and 1990 have brought a considerable number of changes to the WCB; changes necessary to meet the challenges of the 1990's. Change is not always easy to accomplish but the staff and board of directors have accepted the challenge. Our goal is to have all our changes completed by December 31, 1990.

Ideally all the *Stakeholders* should be supportive of the changes. We realize that this may not be possible. We also realize that we are managing a service funded by employers and that the needs and

requirements of injured workers today are considerably different than those when the Accident Fund was created in 1977.

Costs of compensation are a concern throughout North America. We should be concerned with the costs but the focus must be on Safety! A recognition by employees and employers that a safe workplace means:

- a longer and happier life
- greater productivity and
- lower or stabilized insurance costs.

Our success requires the commitment of all the Stakeholders.

WCB this year approved its first mission statement which is a part of this Annual Report. The Board has trustee responsibility for the Accident Fund from which all compensation and administration costs are paid. Established in 1977 with less than $1 million, the Fund now has assets totalling $112.5 million. At the end of 1989 $99.9 million was invested in long term instruments and the Board was holding $5.5 million in cash and short-term deposits.

Revenue from investments for 1989 was $10.1 million, an increase of 17.8% over 1988 and 65.1% over 1987. The Board's liabilities for pensions and claims totalled $103.8 million at the end of 1989. These liabilities were fully funded and the Board had a contingency reserve at the end of the year of $6.7 million. A 4.3% cost of living supplement to all existing pensions at the beginning of 1989 added $2.8 million to the Board's Pension Liability.

The yearly maximum insurable earnings remained at $40,000 for 1989 and will continue to be $40,000 in 1990.

The number of accidents increased to 3997 in 1989 from 3405 in the previous year. The number of employers and individuals self-employed registered with the Board decreased to 4604 in 1989 from 4854 in 1988. Assessment revenue increased to $18.5 million from $13.1 million; rates in 1989 averaged $2.35 per $100 of assessable payroll, an increase from $1.88 per $100 in 1988.

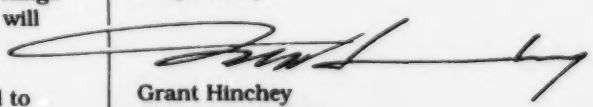
Claims expenses - payments on current year's claims and transfers from operations to the Future Claims Liability as provision for future payments were $21.4 million compared with $16.7 million in 1988. Transfers from 1989 operations to the Pension Liability decreased to $1.6 million from $3.1 million in the previous year.

The Accident Fund is in a generally healthy situation. The liabilities for pensions and claims are fully funded, but the five year financial history issued with this report shows how quickly the liabilities are increasing. The contingency reserve is at the lowest end of the acceptable target range which is required to enable WCB to cope financially with disasters. We have not listed all the changes undertaken by WCB.

The Workers' Compensation Board is totally committed to improvement, early intervention to the injured worker, a fair and equitable insurance premium, a safe workplace and the elimination of abuse in all areas.

My sincere thanks to the Minister, the staff and Directors for their participation in the success of the Board's goals and programs. We eagerly anticipate the challenges of the 90's and making SERVICE to our clients a first priority.

Respectfully,



Grant Hinchey
Chairman, C.E.O.

Mission Statement

To Protect Workers Against the Result of Work Injury

GOALS

- To deliver fair and timely service to injured workers/dependants and employers.
- To develop our human and other resources, to meet present and future challenges.
- To provide a fully funded, efficient, and effective workers' compensation system.
- To communicate and promote an understanding of workers' compensation.
- To communicate, promote and ensure a safe working environment.
- To manage Workers' Compensation Board funds effectively.
- To effectively administer the Workers' Compensation Act of the Northwest Territories.

VALUES

These values and principles support the foundation of our Mission and Goals:

- Integrity
- Sensitivity
- Courtesy
- Accountability
- Teamwork
- Efficiency
- Equality

The Workers' Compensation Board Management Staff

Barney Dohm
Chief Operating Officer

Wally Maduke
Manager,
Administration

Bryan Roberts
Director,
Client Services

Con Neuman
Manager, Claims

Bill Fildes
Manager, System &
Computer Services

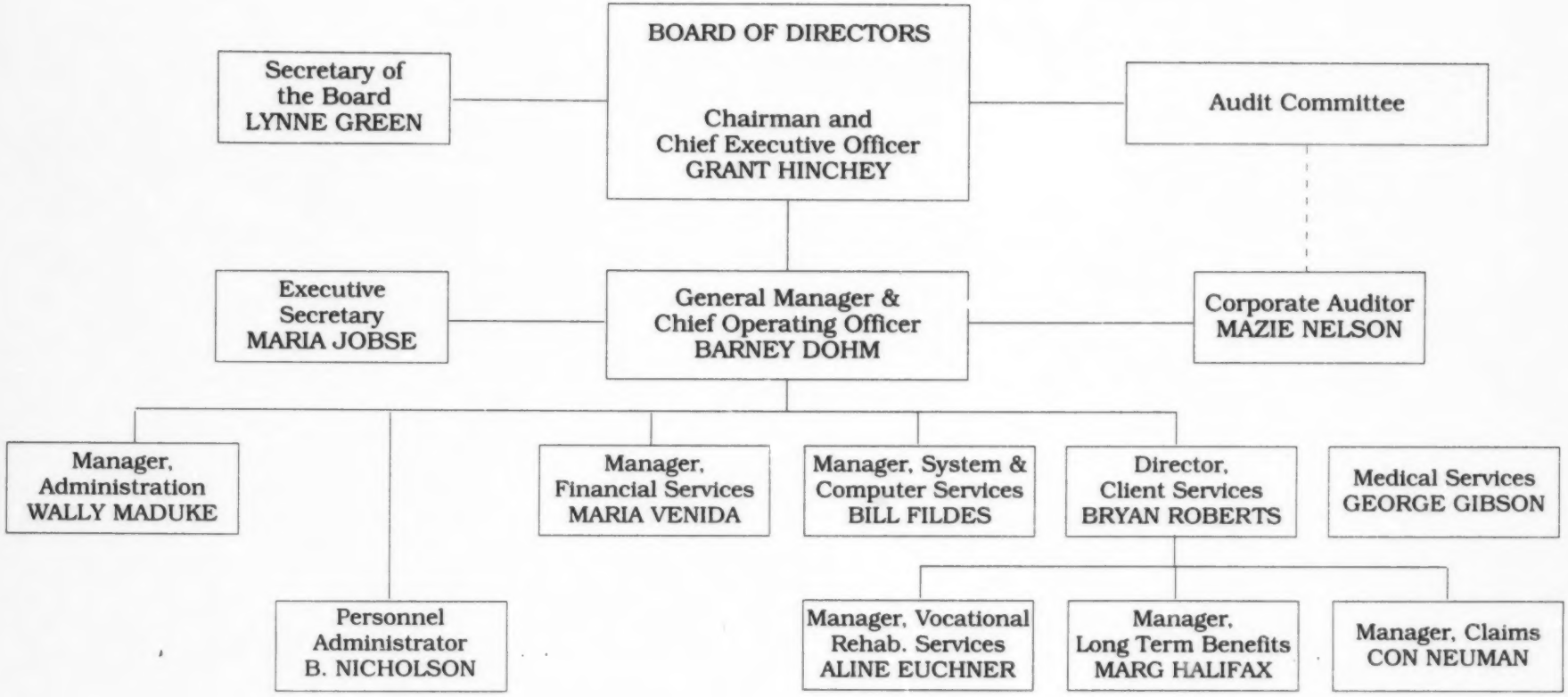
Marg Halifax
Manager,
Long Term Benefits

Aline Euchner
Manager, Vocational
Rehabilitation Services

Maria Venida
Manager,
Financial Services

Workers' Compensation Board

Management Staff (at December 31, 1989)



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1989

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AUDITOR GENERAL OF CANADA

VÉRIFICATEUR GÉNÉRAL DU CANADA

AUDITOR'S REPORT

To the Minister responsible for the
Workers' Compensation Board

I have examined the balance sheet of the Workers' Compensation Board (Northwest Territories) as at December 31, 1989 and the statements of operations, contingency reserve and changes in financial position for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Board as at December 31, 1989 and the results of its operations and changes in its financial position for the year then ended in accordance with the accounting policies set out in note 2 to the financial statements applied, after giving retroactive effect to the changes in accounting policies as explained in note 3, on a basis consistent with that of the preceding year.

I further report that, in my opinion, proper books of account have been kept and the financial statements are in agreement therewith and the transactions of the Board that have come to my notice have, in all significant respects, been in accordance with the Financial Administration Act, the Workers' Compensation Act and regulations, and by-laws of the Board.

Raymond Dubois, F.C.A.
Deputy Auditor General
for the Auditor General of Canada

Ottawa, Canada
May 8, 1990

Workers' Compensation Board
(Northwest Territories)

Balance Sheet

as at December 31, 1989

ASSETS

	1989	1988
	(thousands of dollars)	
Cash and short-term deposit	$ 5,427	$ 3,378
Assessments receivable	5,253	1,828
Accrued interest receivable	2,447	1,915
Investments (note 4)	98,914	93,378
Property and equipment (note 5)	504	291
	$ 112,545	**$ 100,790**

LIABILITIES AND RESERVE

Accounts payable (note 6)	$ 588	$ 705
Lease payable (note 6)	334	–
Assessments refundable	1,077	900
Future pension liability (notes 8 & 10)	67,393	64,162
Future claims liability (notes 9 & 10)	36,449	31,216
	105,841	**96,983**
Contingency Reserve	6,704	3,807
	$ 112,545	**$ 100,790**

Approved by Management:

Chief Operating Officer

Approved on behalf of the Board of Directors:

Chairman

Member

Workers' Compensation Board
Northwest Territories

Statement of Operations

for the year ended December 31, 1989

	1989	1988
	(thousands of dollars)	
Revenues		
Assessments	$ 18,539	$ 13,148
Investments	10,145	8,612
Recoveries (note 13)	1,838	–
Total Revenue	**$ 30,522**	**$ 21,760**
Expenses		
Claims	3,585	2,442
Administration and general	4,607	4,389
Total Expenses before transfers	**$ 8,192**	**$ 6,831**
Transfers		
Future pensions liability (note 8)		
Pensions	$ 1,637	$ 3,133
SPIs	–	2,849
Future claims liability (note 9)	17,796	14,303
Total transfers	**$ 19,433**	**$ 20,285**
Income (loss) from operations (transferred to contingency reserve)	**$ 2,897**	**($5,356)**

Statement of Contingency Reserve

for the year ended December 31, 1989

	1989	1988
	(thousands of dollars)	
Balance at the beginning of the year		
As previously reported	$ 6,656	$ 11,481
Adjustment for SPI increases (note 3)	(2,849)	(2,318)
As restated	$ 3,807	$ 9,163
Income (Loss) from operations	$ 2,897	(5,356)
Balance at end of the year	**$ 6,704**	**$ 3,807**

Statement of Changes in Financial Position

for the year ended December 31, 1989

	1989	1988
	(thousands of dollars)	
Operating Activities		
Income (loss) from operations	$ 2,897	($ 5,356)
Items not requiring outlay of funds		
Amortization of bond premiums and discounts	(128)	(51)
Depreciation	250	178
Loss (gain) on sale of investments	(408)	295
Provisions and investments income allocations		
Pension and SPI liability	1,637	5,982
Claims liability	17,796	14,303
	22,044	15,351
Payments from		
Pension liability	7,128	6,676
Claims liability	3,841	4,428
	10,969	11,104
Decrease (increase) in assessments and accrued interest receivable	(3,957)	946
Increase in Lease payable	334	–
(Decrease) increase in accounts payable and assessments refundable	60	(256)
	(3,563)	690
Funds provided from operating activities	7,512	4,937
Investing Activities		
Funds utilized for investments	5,000	5,000
Purchases of Property & Equipment	463	113
	5,463	5,113
Increase (decrease) in cash and short-term deposits	$ 2,049	(176)
Cash and short-term deposits:		
at the beginning of the year	3,378	3,554
at the end of year	**$ 5,427**	**$ 3,378**

Notes to Financial Statements

December 31, 1989

1. Authority and Operations

The Workers' Compensation Board was established by, and is responsible for the administration of the Workers' Compensation Act.

The mission of the Workers' Compensation Board is to protect workers against the result of work injury. The Board provides compensation for injury or death by accident arising out of, and in the course, of employment. Assessments required to meet the costs of compensation, pension awards and administration are levied upon employers on the basis of a percentage of their assessable payroll.

2. Accounting Policies

The more significant accounting policies of the Board are as follows:

(a) Investments

Investments are recorded at cost at the time of purchase. For fixed-income investments, discounts or premiums are amortized on a straight-line basis over the periods remaining to the maturity dates of the investments.

(b) Property and equipment

Property and equipment are recorded at cost and depreciated or amortized over their estimated useful life under the straight-line method as follows:

Furnishings - 10 years
Equipment (Purchase and Lease) - 5 years
Leasehold improvements - Over the term of the lease

(c) Future pension liability

The future pension liability represents the present value of future payments in respect of pension awards. The amounts of pensions awarded for the current year's claims are provided annually from operations. The amount of pensions awarded for prior years' claims are provided from the future claims liability.

(d) Future claims liability

The future claims liability represents the present value of amounts required to be paid in the future for all accident claims still in process at the end of the fiscal year. This includes a provision from operations for current year claims. All compensation payments and the capitalized value of pension awards granted after the year of injury are charged to this liability.

(e) Funding policy

The funding policy of the Board is to maintain both the future pension liability and the future claims liability at a fully funded level at each year end.

The amount of liabilities is determined on a basis which allows for future inflationary increases by using a net discount rate of 2.5%.

(f) Contingency reserve

The contingency reserve is maintained to provide a margin of protection against adverse financial experience which could unduly burden future employers. Such adverse experience could arise in respect of the following risks:

i) disasters and catastrophes
ii) poor investment results
iii) other unanticipated events

The target level for the contingency reserve, set by the Board, is based on a number of factors relating to these risks. A range of 75% to 125% (1988: 50% to 100%) of the target level has been set as a target range. The target level at the end of 1989 is $7,098,000 and hence the target range is $5,324,000 to $8,873,000.

Assessment rates will be adjusted to bring the reserve to its target level over 3 years, if the reserve is below the target range, and over 5 years, if the reserve is above the target range. Since the contingency reserve at December 31, 1989 of $6,704,000 is within the target range, the assessment rates will not be affected in 1991.

3. Change in Accounting Policy

(a) Accrual for Supplementary Pension Increases.

Prior to 1989, no provision had been made in the financial statements for Supplementary Pension Increases (SPI) which were attributable to that period but granted subsequently.

For 1989 and future years the liability for SPIs will be accrued for the period to which it is attributable.

This change in accounting policy is applied retroactively to 1987 and 1988 resulting in a reduction in the contingency reserve of $2,318,000 for 1987 and a transfer of $2,849,000 for 1988 from operations. The future pension liability correspondingly is increased by these amounts.

(b) Claims costs in excess of re-insurance limits.

Prior to 1989, the portion of claims costs for current year's accidents in excess of the retention limits for individual claims and in excess of the stop-loss limits for aggregate claims had been charged to the contingency reserve and not to operations. Since operations are credited with all assessment revenue, including the appropriation for claims costs above the re-insurance limits, these excess claim costs have been charged to operations in 1989 and restated in 1988. The effects of restating 1988 figures are:

- an additional charge to operations of $3,233,000
- a reduction of $3,233,000 in income from operations to the contingency reserve
- an elimination of the transfer from the contingency reserve of $3,233,000.

The final balance of the contingency reserve is unchanged.

4. Investments

	Par Value	1989 Amortized Cost	1988 Amortized Cost
		(thousands of dollars)	
Government of Canada Bonds	$ 38,111	$ 36,302	$ 35,092
N.H.A. mortgage-backed securities	1,735	1,714	1,877
Provincial bonds	17,495	17,381	16,339
Municipal bonds	2,600	2,577	1,981
Corporate bonds	12,105	12,009	8,959
Common stocks	16,918	16,919	13,166
	88,964	**86,902**	**77,414**
Cash and short-term held by investment managers (at market value)	12,958	12,012	15,964
	$ 101,922	**$ 98,914**	**$ 93,378**

The approximate market value of investments as at December 31, 1989 was $101,286,000 (1988 - $92,176,000).

5. Property and equipment

	1989	1988
	(thousands of dollars)	
Furnishings	$ 108	$ 128
Equipment		
- Purchase	356	728
- Lease	359	–
Leasehold improvement	68	145
	891	**1,001**
Less:		
Accumulated depreciation and amortization	387	710
	$ 504	**$ 291**

6. Leases and Accounts payable

	1989	1988
	(thousands of dollars)	
(a) Accounts Payable		
Payroll costs due to Government of the Northwest Territories	$ 18	$ 297
Employee leave and termination Benefits liability	272	301
Other payables	298	107
	$ 588	**$ 705**

(b) Lease Obligation Payable

The Board is committed to payments under a capital lease agreement for computer equipment which expires June 30, 1994. The future minimum lease payments which includes maintenance costs are as follows: ($000's)

1990	$ 103
1991	103
1992	103
1993	103
1994	51
	$ 463

The interest rate in the lease payments is 13.5% and the equipment is available to be purchased by the lessee at the end of the lease for a nominal amount. The present value of the lease obligation payments is $334,000.

7. Claims expense

	1989	1988
	(thousands of dollars)	
Payments on current year's claims		
Compensation	$ 2,427	$ 1,624
Medical Aid	1,158	818
	3,585	2,442
Provision to Future claims liability (note 9)	17,796	14,303
	$ 21,381	**$ 16,745**

8. Future Pension Liability

	1989	1988
	(thousands of dollars)	
Transfers from:		
Operation		
- Pensions	$ 1,637	$ 3,133
- SPIs	–	2,849
Future Claims Liability (note 9)	8,722	8,728
	10,359	14,710
Recoveries	7	–
	10,366	14,710
Less: Pension payments	7,135	6,676
Increase for the year	3,231	8,034
Balance at beginning of the year	64,162	56,128
Balance at end of the year (note 3)	**$ 67,393**	**$ 64,162**

9. Future Claims Liability

	1989	1988
	(thousands of dollars)	
Transfer from:		
Operations (note 7)	$ 17,796	$ 14,303
Less: Claims payments	3,841	4,428
Transfer to:		
Future Pension Liability (note 8)	8,722	8,728
	12,563	13,156
Increase for the year	5,233	1,147
Balance at beginning of the year	31,216	30,069
Balance at end of year	**$ 36,449**	**$ 31,216**

10. Actuarial evaluation

An evaluation by the actuary indicated that at December 31, 1989:

- the future pension liability of $67,393,000 is sufficient to meet the calculated liabilities;

- the future claims liability of $36,449,000 is sufficient to meet both the future costs of reported claims, and the cost of possible unreported claims.

11. Contingent legal claims receivable

The Board has a number of legal claims outstanding for recovery of compensation expenses from third parties. These claims are not recorded in the accounts because of their contingent nature. In the opinion of management and the Board's legal representatives, it is expected that the Board will recover approximately $1,979,600.

12. Commitments

The Board is committed to payments of $484,000 per annum under an office space lease agreement which commences on May 1990 and expires in 20 years. There is no recovery allowance for potential sublease of space. It should be noted that the Board holds an option to purchase the space included in the lease agreement after five years at $117.00 per square foot. The future minimum lease payments are as follows: ($000's)

1990	323
1991	484
1992	484
1993	484
1994	484
Balance of lease payment	7,421
	$9,680

13. Related Party transactions

Under an agreement with the Board, the Government of the Northwest Territories paid and was reimbursed for payroll costs of the Board. With administration fees the amount payable at December 31, 1989 is $18,000 (1988 - $32,000). The Government paid workers' compensation assessments to the Board in the amount of $2,554,000 (1988 - $853,000).

The Government of the Northwest Territories owes $1,838,000 for hunters and trappers claims.

The Board grants to the Minister of Justice and Public Service of the Government of the N.W.T. the amount of $175,000 per year to support the Government's safety education program.

The Board's investments include bonds of (at amortized cost):

Government of the Northwest Territories – 11.00% maturing 1998-06-23 .....$1,343,828

Northwest Territories Power Corporation – 11.00% maturing 2009-03-09 .....$500,000

14. Comparative figures

Certain of the 1988 comparative figures have been restated to conform to the presentation adopted in 1989.

Fees for investments management and custodial services. Prior to 1989, fees charged to the Board for investment management and custodial services had been included in "administration and general expenses". These fees have been removed from administration and general expenses and charged to investment revenue. Investment management fees were $252,622 (1988 - $209,839).

The Coles Group
CONSULTANTS LTD.

2100–1066 West Hastings Street, Vancouver, British Columbia V6E 3X2. Telephone (604) 683-7311
Facsimile (604) 683-0249

WORKERS' COMPENSATION BOARD
NORTHWEST TERRITORIES

ACTUARIAL OPINION

We have examined the valuation of the liabilities for future claim payments and future pension payments as at December 31, 1989. This valuation was based on the provisions of the Workers' Compensation Act in effect at December 31, 1989.

There have been some changes in accounting procedures; however, the assumptions used in the valuation of the liabilities are the same as those used for the valuation as at December 31, 1988.

In our opinion:

A: The Future Claims Liability of $36,449,000 makes adequate provision for expected future payments in respect of accidents incurred prior to January 1, 1990;

B. The Future Pension Liability of $67,393,000 makes adequate provision for expected future pension payments, including anticipated Supplementary Pension Increases in respect of future years, for pension awards granted prior to January 1, 1990;

C. The data on which the valuation is based is sufficient and reliable for the purpose of the valuation;

D. The assumptions used are adequate and appropriate for the purpose of valuation; and

E. The methods employed are consistent with sound actuarial principles.

Nonetheless, emerging experience differing from the assumptions will result in gains or losses which will be revealed in future valuations.

Respectfully submitted for

THE COLES GROUP CONSULTANTS LTD.

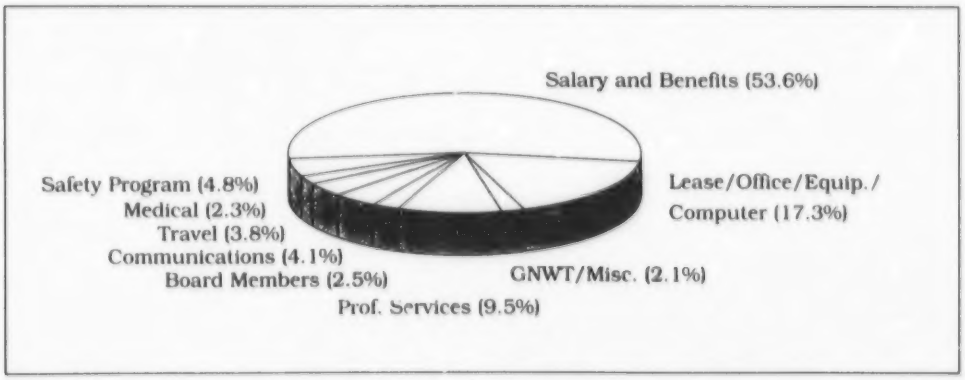
J. Allan Brown,
Fellow of the Canadian
Institute of Actuaries

A-35(123)

March 21, 1990

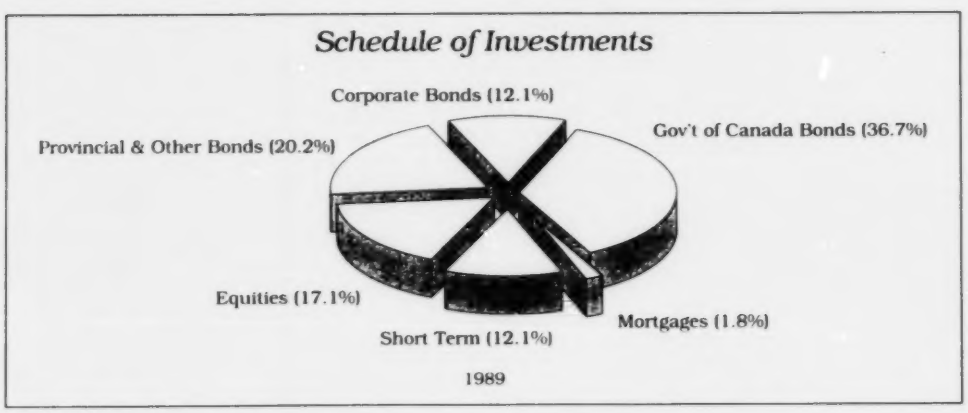
Schedule of Administration and General Expenses

	1989	1988
	(thousands of dollars)	
Salaries, wages and allowances	$ 2,344	$ 2,162
Employer share of benefits	189	200
Office lease and renovations	316	351
Professional Services	448	350
Board Members	116	188
Office furnishings and equipment	234	197
Communications	165	136
Travel	180	221
Medical Services	107	109
Office services and supplies	198	200
Safety Program	227	251
Advertising and public information	26	36
Computer lease and services	66	41
Administrative services - Government of N.W.T.	26	32
Miscellaneous	71	21
	4,713	4,495
Less:		
Assessment interests	85	73
Penalties	12	26
Sundry revenue	9	7
	106	106
	$ 4,607	**$ 4,389**



Schedule of Investments

	1989		1988	
	Amortized Value	**Market Value**	**Amortized Value**	**Market Value**
	($000's)		($000's)	
Bonds				
Government of Canada	$ 36,302	37,076	$ 35,092	34,220
Provincial & other	19,958	19,962	18,320	17,802
Corporate	12,009	13,455	8,959	8,997
	68,269	**70,493**	**62,371**	**61,019**
Mortgages				
N.H.A. guaranteed	$ 1,714	1,496	1,877	1,857
Equities	$ 16,919	17,285	13,166	13,335
Total Long Term	86,902	89,274	77,414	76,211
Short Term	12,012	12,012	15,964	15,964
Total Investments	**98,914**	**101,286**	**93,378**	**92,175**

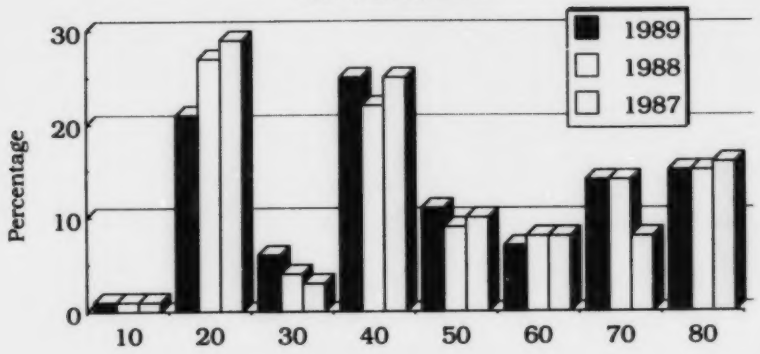


Three Year History of Claims Reported by Industrial Category

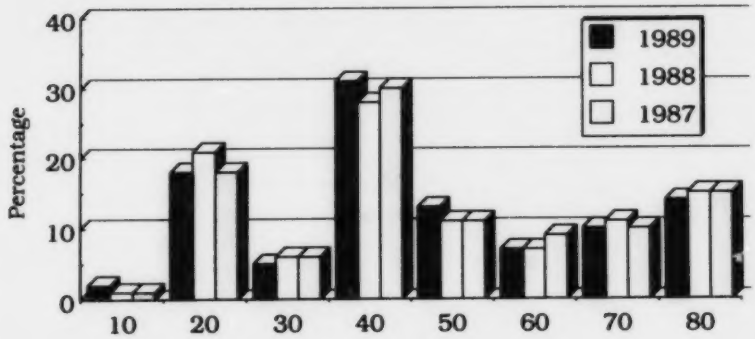
(by % claims reported)

Category		Assessable Payroll ($000's)			Time Loss (%)			No Time Loss (%)		
		1989	1988	1987	1989	1988	1987	1989	1988	1987
10	Renewable Resources	$ 2,822	$ 2,481	$ 2,276	2	1	1	1	1	1
20	Mining	86,099	79,318	78,270	18	21	18	21	27	29
30	Gas & Oil	43,193	41,757	34,966	5	6	6	6	4	3
40	Construction	80,536	66,808	54,999	31	28	30	25	22	25
50	Transp. & Commun.	70,049	61,897	48,940	13	11	11	11	9	10
60	Trades	50,210	43,599	39,268	7	7	9	7	8	8
70	Services	123,997	107,486	85,117	10	11	10	14	14	8
80	Public	241,923	225,237	201,858	14	15	15	15	15	16

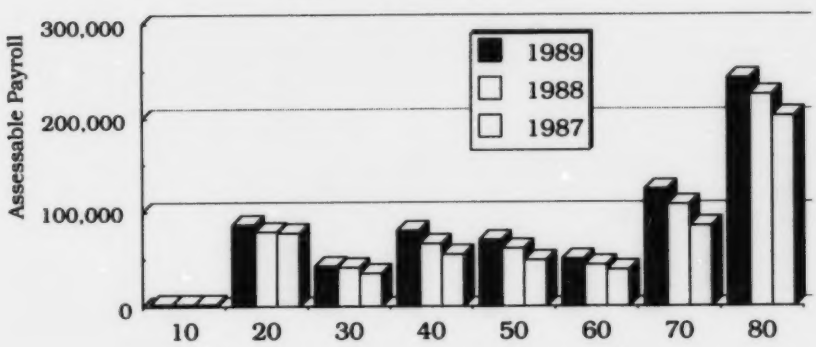
No Time Loss



Time Loss



Three Year History of Accidents Reported
By Industrial Category ($000's)

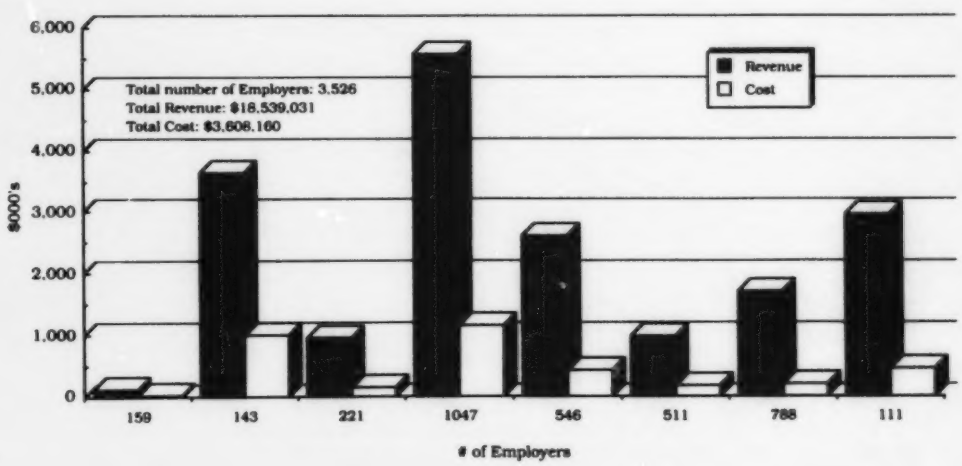


Industrial History 1989

	Number of Employers	Revenue (in $000's)	Cost * (in $000's)
10 - Renewable Resources	159	136	34
20 - Mining	143	3,642	1,013
30 - Oil & Gas	221	946	162
40 - Construction	1,047	5,562	1,150
50 - Transportation, & Communication Utilities	546	2,603	425
60 - Trades	511	987	182
70 - Services	788	1,703	192
80 - Public Administration	111	2,960	450
**** Total**	***** 3,526**	**18,539**	**3,608**

* Costs paid during 1989 for 1989 accidents; does not include estimates for future costs.
** Presentation does not include statistics for hunters and trappers.
*** The above do not include self-employed.

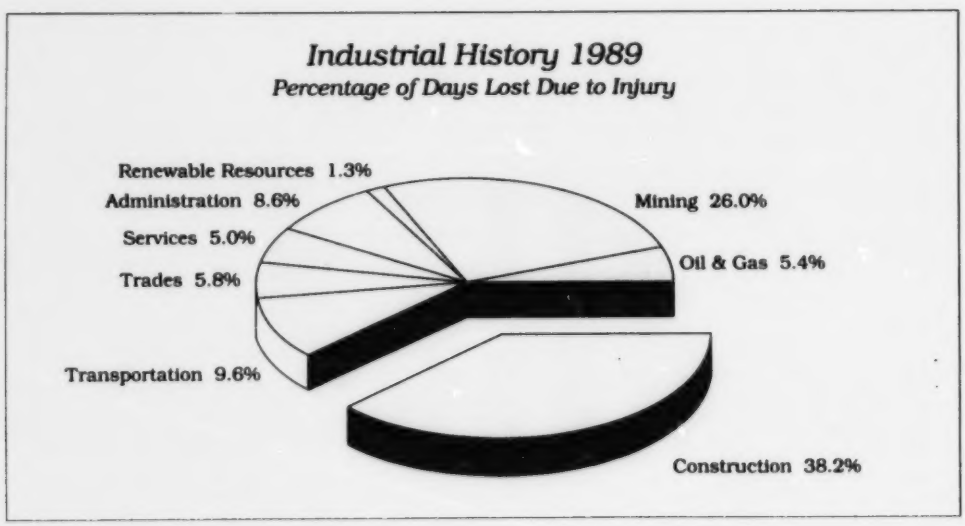
Industrial History 1989



Workers' Compensation Board
Northwest Territories

Industrial History 1989

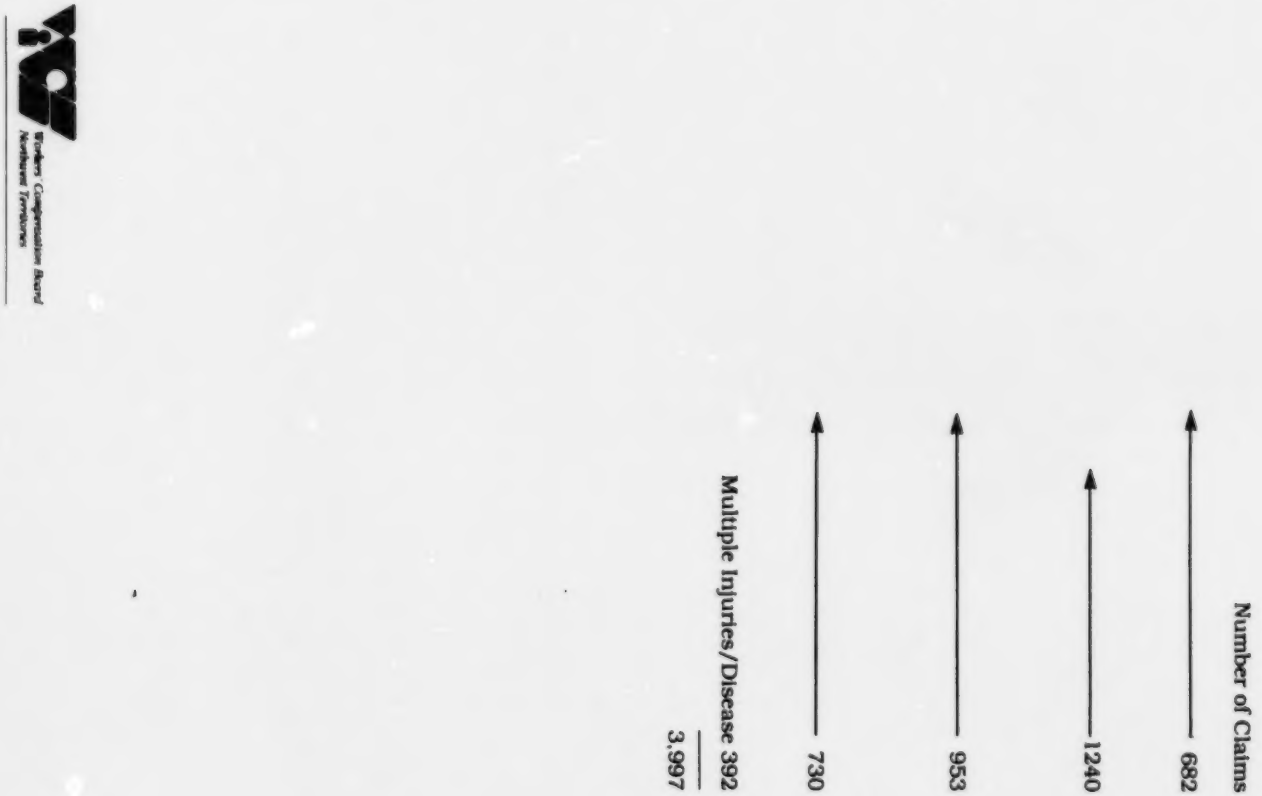
Industry	Number of Days Lost
10 - Renewable Resources	398
20 - Mining	8,035
30 - Oil & Gas	1,663
40 - Construction	11,780
50 - Transportation & Communication	2,977
60 - Trades	1,788
70 - Services	1,557
80 - Public Administration	2,665
Total	**30,863**



Claims Reported

Part of Body	Number of Claims 1989	1988	1987
Ears (external)	6	9	8
Ears (internal)	53	36	39
Eyes	452	398	374
Jaw	5	5	5
Mouth	37	37	27
Nose	8	14	9
Face	1	27	16
Face (*NEC)	21	19	21
Scalp	9	17	9
Skull	1	1	3
Head	7	13	14
Head (*NEC)	82	56	40
Total	**682**	**632**	**565**
Neck	47	44	67
Upper Arm	6	20	16
Elbow	87	54	68
Forearm	22	32	21
Arm (multiple)	15	19	36
Arm (*NEC)	88	53	38
Wrist	108	83	76
Hand	274	242	229
Finger(s)	593	521	451
Total	**1240**	**1068**	**1002**
Abdomen	60	34	36
Back	662	549	472
Chest	86	62	57
Hips	25	25	29
Shoulder(s)	119	113	91
Trunk (*NEC)	1	1	8
Total	**953**	**784**	**693**
Thigh	20	23	16
Knee	251	219	157
Lower Leg	8	5	26
Leg (multiple)	7	21	16
Leg (*NEC)	57	51	45
Ankle	146	127	109
Foot	187	151	146
Toe(s)	41	41	35
Lower Extremities	3	1	4
Lower Extremities (*NEC)	10	2	1
Total	**730**	**641**	**555**

Multiple Parts	248	212	172
Circulatory System	1	5	1
Digestive System	2	1	1
Musculo-Skeletal System	-	1	-
Nervous System	12	2	2
Respiratory System	36	15	11
Other Body Systems	11	3	5
Total	**310**	**239**	**192**
Body Parts (*NEC)	1	32	15
Non-Personal	12	7	22
Unclassified	69	2	16
Sub Total	**82**	**41**	**53**
Total	**3,997**	**3,405**	**3,060**



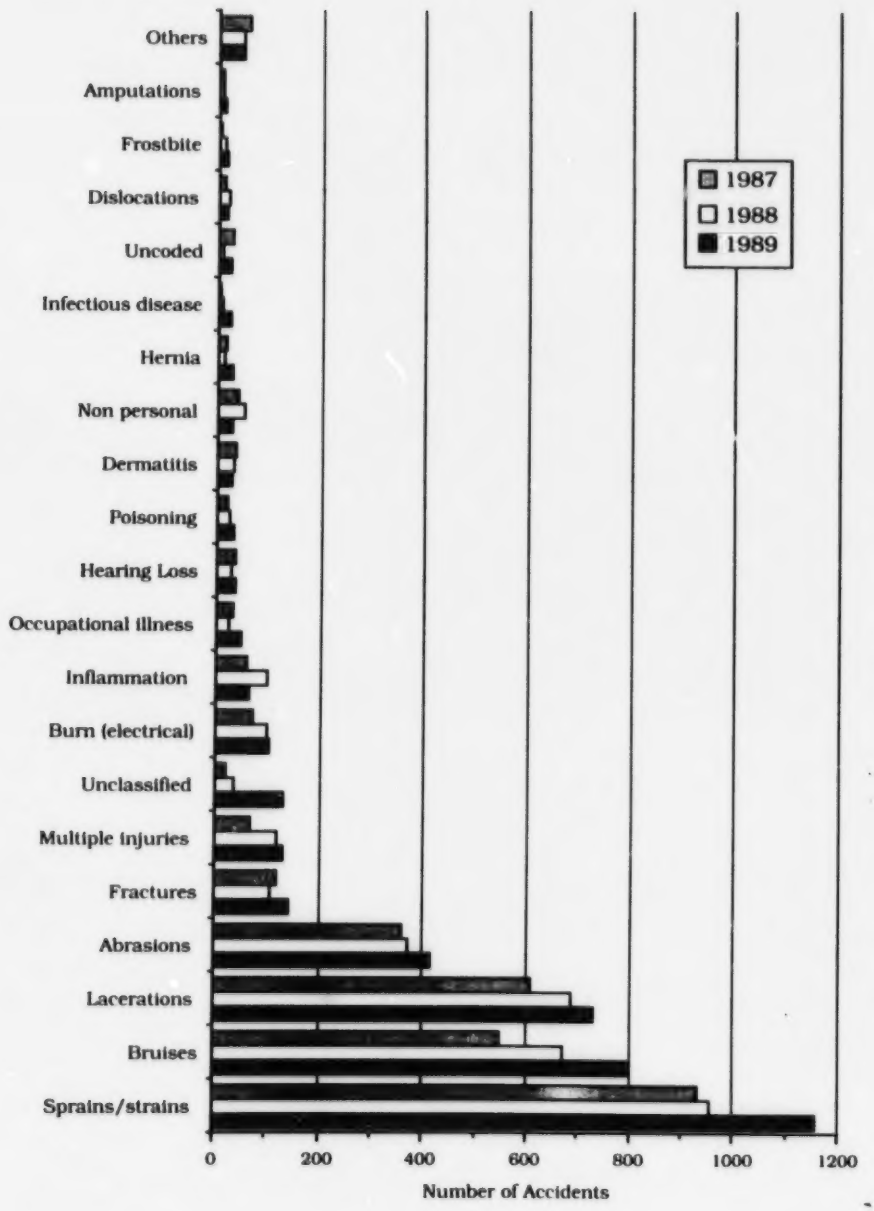
Nature of Injuries
1989/1988/1987

	1989	1988	1987
Sprains/strains	1,156	954	930
Bruises	796	673	549
Lacerations	732	687	606
Abrasions	415	373	359
Fractures	142	108	118
Multiple injuries	129	120	66
Unclassified	129	35	18
Burn (electrical)	101	98	70
Inflammation	64	97	61
Occupational illness	48	25	30
Hearing Loss	35	26	35
Poisoning	31	24	20
Dermatitis	28	30	34
Non personal	27	51	38
Hernia	26	10	15
Infectious disease	25	6	4
Uncoded	22	7	28
Dislocations	16	18	11
Frostbite	15	10	3
Amputations	11	7	6
Others:			
Burn (chemical)	8	23	29
Occupational injury	8	10	13
Welder's Flash	8	1	4
Respiratory	8	–	–
Asbestos	4	1	–
Body system	4	–	–
Allergic reaction	3	–	–
Heat stroke	2	–	1
Asphyxia	1	1	4
Electric shock	1	1	1
Silicosis	1	–	–
Effect of air pressure	1	–	–
Concussion	–	7	6
Aluminosis	–	2	1
	3,997	**3,405**	**3,060**
The above injuries include the following fatalities	7	8	7

Workers' Compensation Board
Northwest Territories

Nature of Injuries in 1989

Total Claims Processed



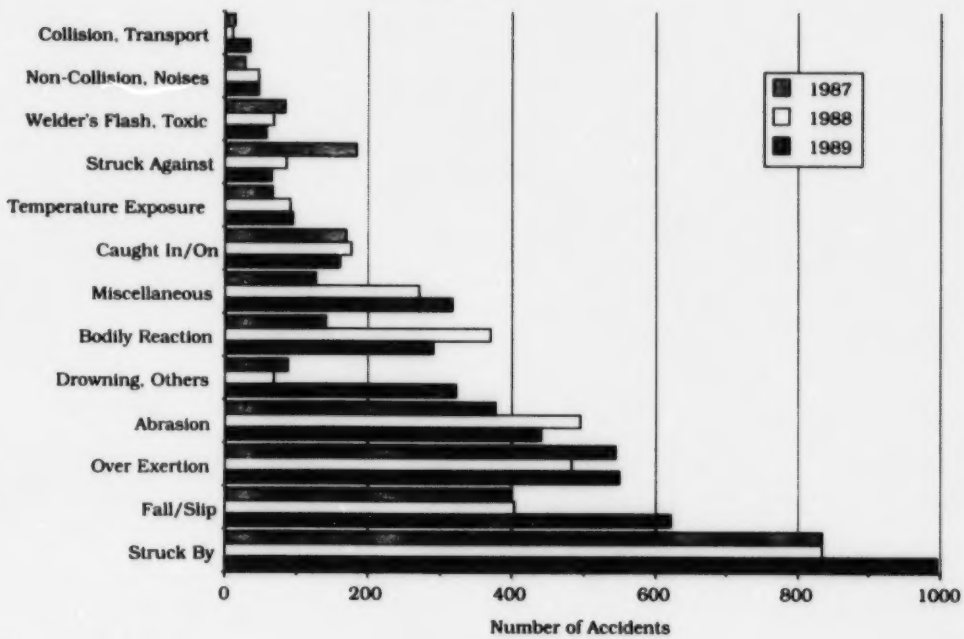
Workers Compensation Board
Northwest Territories

Causes of Injuries

	No. of Claims 1989	No. of Claims 1988	No. of Claims 1987
Struck By	994	834	834
Fall, Slip	622	403	400
Over Exertion	550	482	544
Abrasion	440	495	377
Drowning, Others	321	69	89
Bodily Reaction	289	369	141
Miscellaneous	317	271	127
Caught In/On	161	177	170
Temperature Exposure	95	92	67
Struck Against	65	86	183
Welder's Flash, Toxics	59	69	84
Non-Collision, Noise	48	48	29
Collision, Transport	36	10	15
	3,997	3,405	3,060

Causes of Injuries

Total Claims Processed



Workers' Compensation Board
Northwest Territories

Five Year Historical Data

1985 - 1989

	1989	1988	1987	1986	1985
Active Businesses:					
Employers:	3,526	3,491	3,215	3,450	3,436
Self-Employed:	1,078	1,363	1,018	1,499	1,435
Total Active Business	4,604	4,854	4,233	4,949	4,871
Accidents Reported	3,997	3,405	3,063	3,186	3,419
Year's Maximum Insurable Remuneration YMIR	$ 40,000	40,000	36,800	30,400	30,400 [1]
Supplementary Pension[2] Increases	$ 0	2,849	2,374	6,564	4,682

[1] Change to $30,400 YMIR was effective July 1, 1985.

[2] Pension increases granted to bring existing pensions to current level of benefits.

Claims/Workers by Region

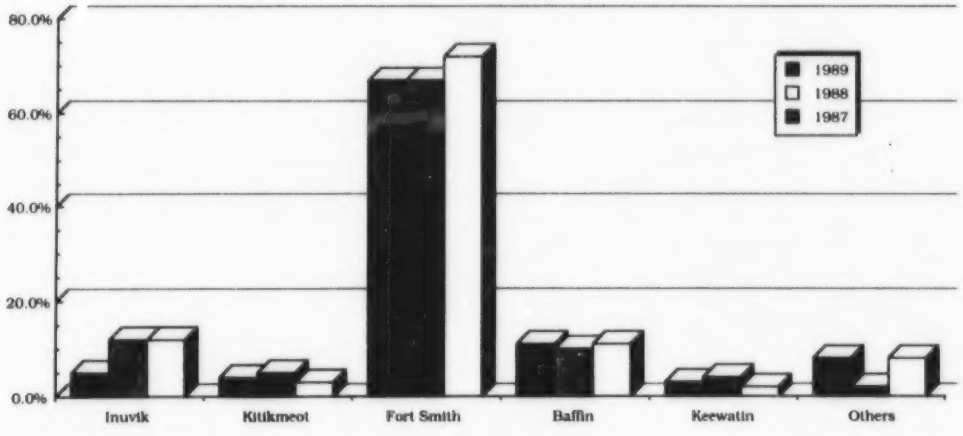
Workers' Compensation Board
Northwest Territories

Claims Reported by Region

Claims by Region

	1989		1988		1987	
Inuvik	587	15%	451	12%	344	12%
Kitikmeot	139	4%	156	5%	98	3%
Fort Smith	2684	67%	2271	67%	2186	72%
Baffin	434	11%	345	10%	340	11%
Keewatin	122	3%	124	4%	68	2%
Others	31	.8%	58	2%	24	.8%
	3,997		3,405		3,060	

Claims Reported by Region
(Percentage)



Benefits 1990

Examples of Monthly Compensation Payments Effective January 1, 1990
Based on 90% of net earnings after deductions for Income Tax, Canada Pension Plan and Unemployment Insurance contributions.

Year's Maximum Insurable Remuneration $40,000.00

Table 1 -	Permanent or Temporary Total Disability Gross Salary			60% Permanent Disability Gross Salary			30% Permanent Disability Gross Salary		
Workers who qualify as Northern residents for income tax purposes	40,000	30,000	25,000	40,000	30,000	25,000	40,000	30,000	25,000
Single worker, no dependants	2333.85	1836.47	1560.88	1400.31	1101.88	936.53	700.16	550.94	468.26
Married worker, spouse, no children	2429.55	1932.17	1656.58	1457.73	1159.30	999.95	728.87	579.65	496.97
Married worker, spouse, one dependent child	2436.98	1939.59	1664.01	1462.19	1163.75	998.41	731.09	581.88	499.20
Married worker, spouse, two dependent children	2444.40	1947.02	1671.44	1466.64	1168.21	1002.86	733.32	584.11	501.43

Workers Compensation Board Northwest Territories

Table 2 -

	Permanent or Temporary Total Disability Gross Salary			60% Permanent Disability Gross Salary			30% Permanent Disability Gross Salary		
Workers who do not qualify as Northern residents for income tax purposes	40,000	30,000	25,000	40,000	30,000	25,000	40,000	30,000	25,000
Single worker, no dependants	2180.11	1718.97	1460.36	1308.07	1031.38	876.22	654.03	515.69	438.11
Married worker, spouse, no children	2275.81	1814.67	1556.06	1365.49	1088.80	933.64	682.74	544.40	466.82
Married worker, spouse, one dependent child	2283.24	1822.10	1563.49	1369.94	1093.26	938.09	684.97	546.63	469.05
Married worker, spouse, two dependent children	2290.67	1829.53	1570.92	1374.40	1097.72	942.55	687.20	548.86	471.28

Dependants' Benefits (Fatal Accidents)

Widow or widower's benefits	per year $13,200 per month $1,100
Pensions for each child	per year $3,000 per month $250
Maximum pension for other dependants (where no spouse)	per year $13,200 per month $1,100
Immediate allowance (lump sum)	$1,600
Additional contribution (lump sum)	$1,600
Re-marriage allowance (lump sum)	$13,200

Workers' Compensation Board
Northwest Territories

Average & Required Assessment Rate

(per $100 Assessable Payroll)

Year	Average Assessment Rate	Required Assessment Rate
1980	2.21	1.82
1981	2.68	2.10
1982	3.14	2.08
1983	3.21	1.78
1984	3.15	2.08
1985	2.79	2.23
1986	2.59	2.48
1987	1.97	2.69
1988	1.88	2.45
1989	2.35	2.73

Comparison of Average and Required Assessment Rates

(Per $100 of Assessable Payroll)